

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION**

In re: GARY BABEL	§	Case No. 16-bk-18400
MARGO BABEL	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/06/2016.
- 2) The plan was confirmed on 05/02/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/15/2022.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$115,643.98.
- 10) Amount of unsecured claims discharged without full payment: \$127,359.28.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 39,412.00
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 39,412.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 3,024.31
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 8,024.31
Attorney fees paid and disclosed by debtor(s):	\$ 1,810.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GREGORY PHILIPS	Lgl	0.00	NA	NA	5,000.00	0.00
THE HUNTINGTON NATIONAL	Sec	15,209.28	14,071.09	12,668.00	15,195.26	0.00
THE HUNTINGTON NATIONAL	Uns	0.00	0.00	1,403.09	409.22	0.00
REGIONAL ACCEPTANCE CORP	Uns	0.00	12,991.04	12,991.04	3,788.89	0.00
ALLY FINANCIAL	Sec	10,864.11	10,263.90	0.00	0.00	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	1,221.30	1,221.30	356.20	0.00
TOYOTA MOTOR CREDIT CORP	Sec	32,474.38	31,882.19	31,882.19	0.16	0.00
KEYBANK NATIONAL ASSO	Uns	0.00	7,080.25	7,080.25	2,064.98	0.00
DISCOVER PERSONAL LOANS	Uns	0.00	18,899.35	18,899.35	5,512.06	0.00
QUANTUM3 GROUP	Uns	0.00	231.78	231.78	67.60	0.00
WELLS	Sec	0.00	613.22	613.22	0.00	0.00
LVNV FUNDING	Uns	0.00	1,170.38	1,170.38	341.34	0.00
CAPITAL ONE	Uns	0.00	288.53	288.53	84.15	0.00
MIDLAND CREDIT MANAGEMENT	Uns	442.99	569.27	569.27	166.03	0.00
MIDLAND CREDIT MANAGEMENT	Uns	459.15	503.15	503.15	146.75	0.00
MIDLAND CREDIT MANAGEMENT	Uns	4,724.16	4,891.37	4,891.37	1,426.59	0.00
TD BANK USA N.A.	Uns	934.47	1,026.28	1,026.28	299.32	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	238.07	238.07	69.43	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PORTFOLIO RECOVERY ASSO	Uns	1,469.53	1,552.61	1,552.61	452.82	0.00
PORTFOLIO RECOVERY ASSO	Uns	3,386.58	1,131.00	3,452.35	1,006.89	0.00
FIRST NIAGARA FINANCIAL	Sec	6,759.78	NA	NA	0.00	0.00
HALEYSVILLE SAVINGS BANK	Sec	136,239.43	NA	NA	0.00	0.00
BOROUGH OF EAST GREENVILLE	Uns	56.86	NA	NA	0.00	0.00
CHASE	Uns	561.54	NA	NA	0.00	0.00
CITI CARDS	Uns	1,143.95	NA	NA	0.00	0.00
DISCOVER MORE CARD	Uns	1,059.33	NA	NA	0.00	0.00
DISCOVER PERSONAL LOANS	Uns	18,456.65	NA	NA	0.00	0.00
ELAN	Uns	2,106.88	NA	NA	0.00	0.00
FIRST NIAGARA FINANCIAL	Uns	6,759.78	NA	NA	0.00	0.00
KOHL'S	Uns	205.93	NA	NA	0.00	0.00
PPPL ELECTRTRIC UTILTIIES	Uns	28.01	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Uns	23,599.07	NA	NA	0.00	0.00
SEARS MASTERCARD	Uns	156.23	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	19.35	NA	NA	0.00	0.00
TOYOTA FINANCIAL	Uns	32,474.38	NA	NA	0.00	0.00
TD BANK USA/TARGET CREDIT	Uns	934.47	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Uns	470.30	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 44,550.19	\$ 15,195.42	\$ 0.00
All Other Secured	\$ 613.22	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 45,163.41	\$ 15,195.42	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 55,518.82	\$ 16,192.27	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,024.31
Disbursements to Creditors	\$ 31,387.69
TOTAL DISBURSEMENTS:	\$ 39,412.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/14/2022

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.